

FIGURE 1
(PRIOR ART)

	Access Portal	Biller A	Biller B	Biller C
User A	User Name: A Password: pa	Acct # AA Name: A Address: 2A	Acct # AB Name: A Address: 2A	Acct # AC Name: A Address: 2A
User B	User Name: B Password: PB	Acct # BA Name: B Address: 2B	Acct # BB Name: B Address: 2B	Acct # BC Name: B Address: 2B
User C	User Name: C Password: pc	Acct # CA Name: C Address: 2C	Acct # CB Name: C Address: 2C	Acct # CC Name: C Address: 2C

FIGURE 2
(PRIOR ART)

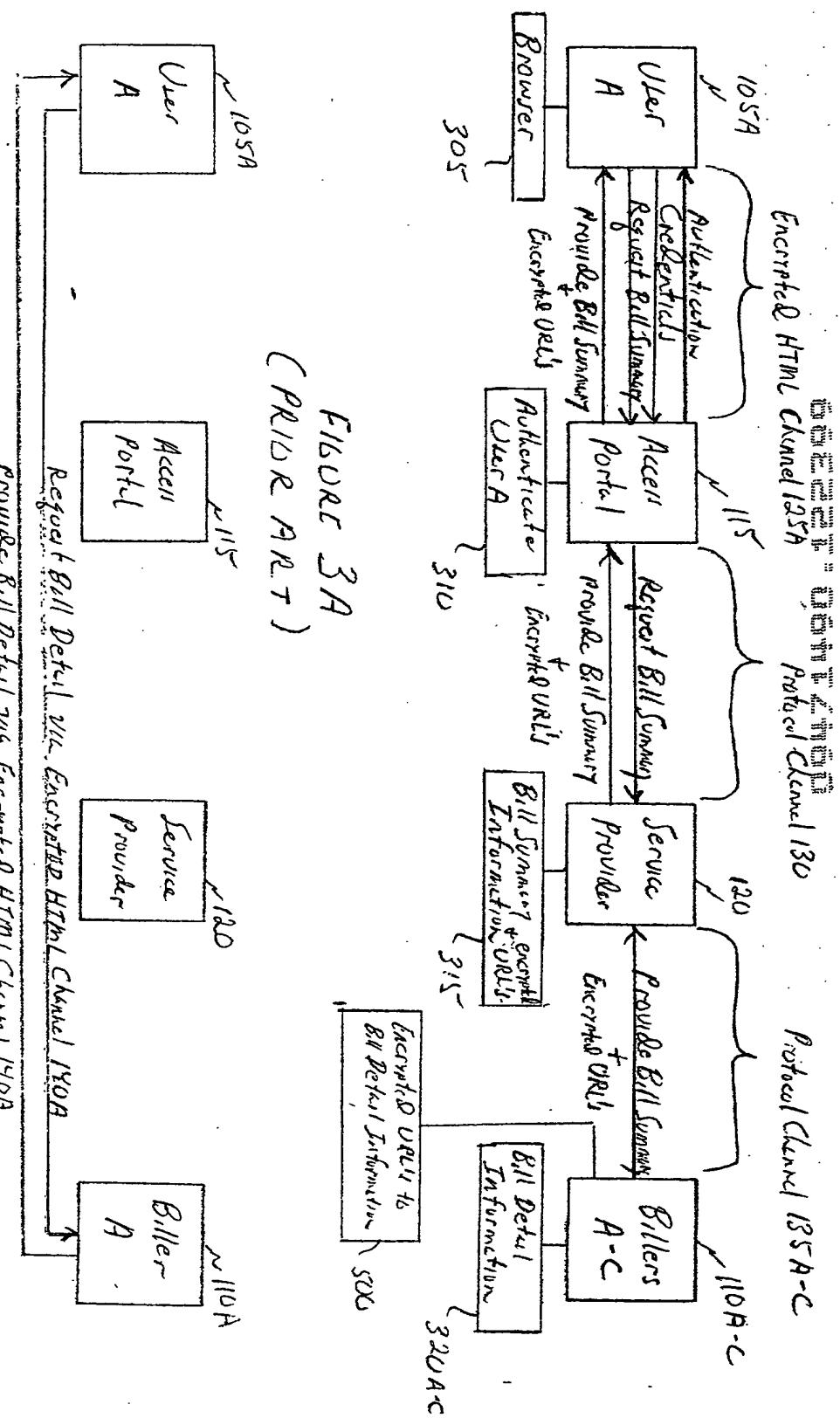


FIGURE 3A
(PRIOR ART)

(Prior Art)

FIGURE 3B

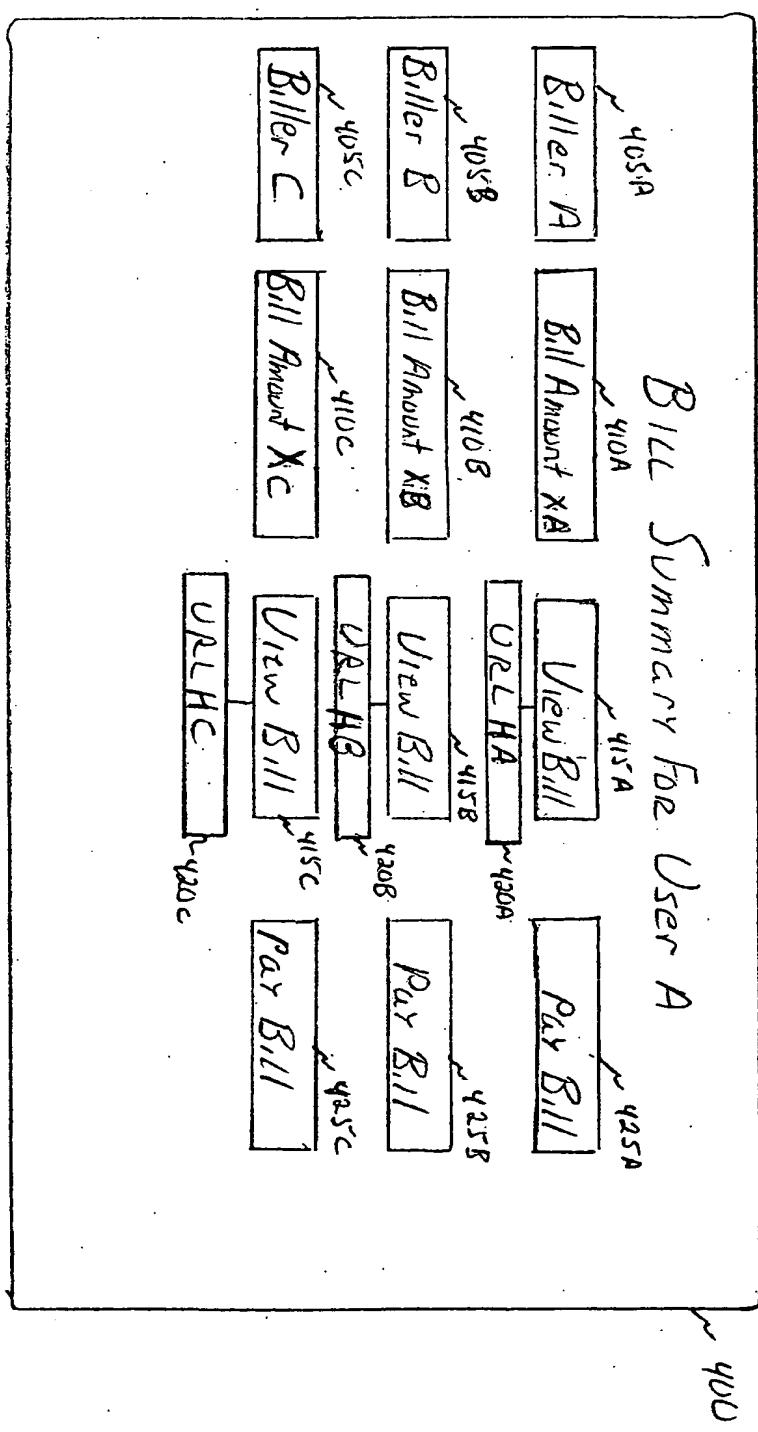
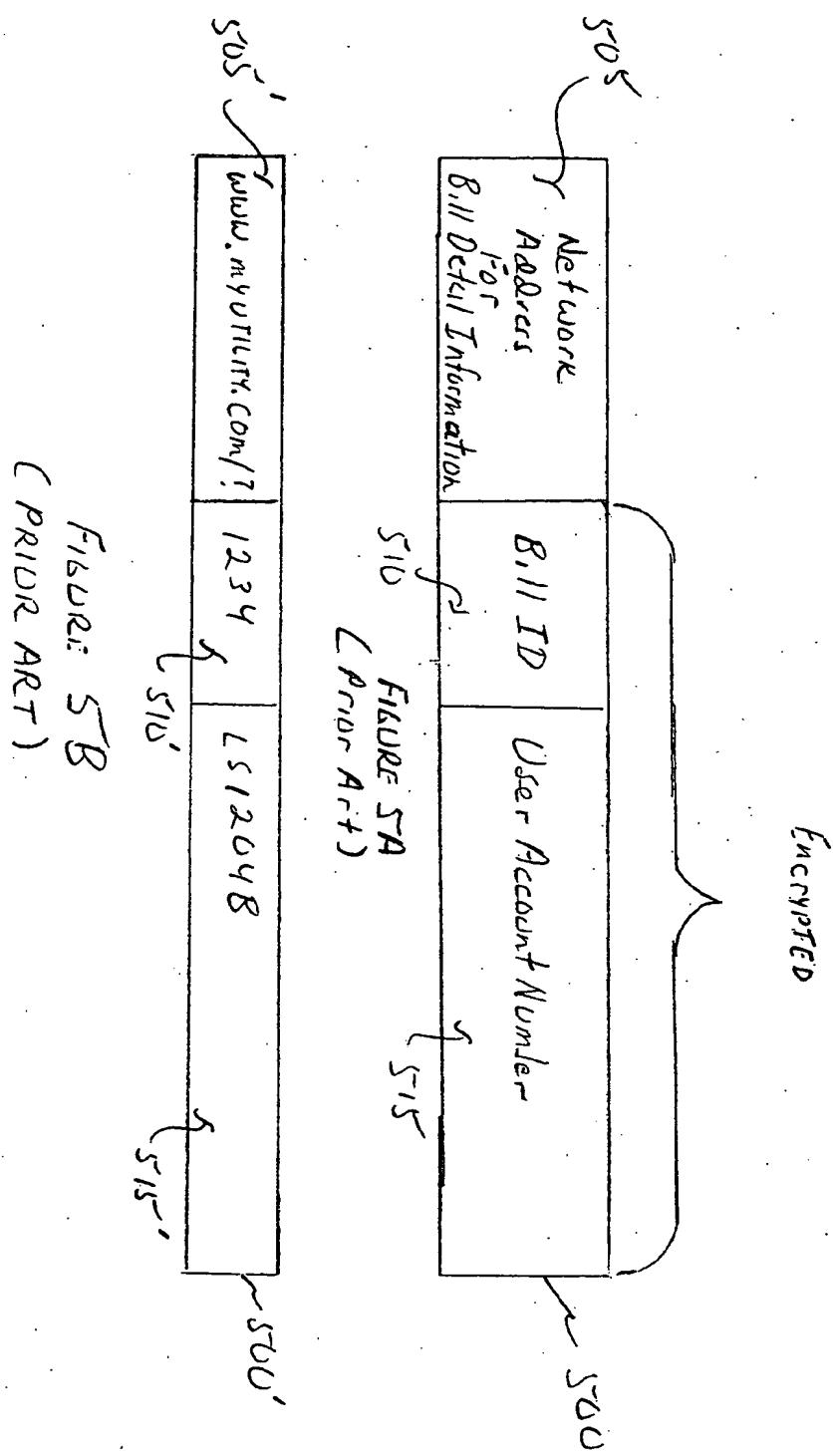


FIGURE 4 (PRIOR ART)

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Encrypted HTML Channel 125A

Protocol Channel 130

Protocol Channel 135A-C

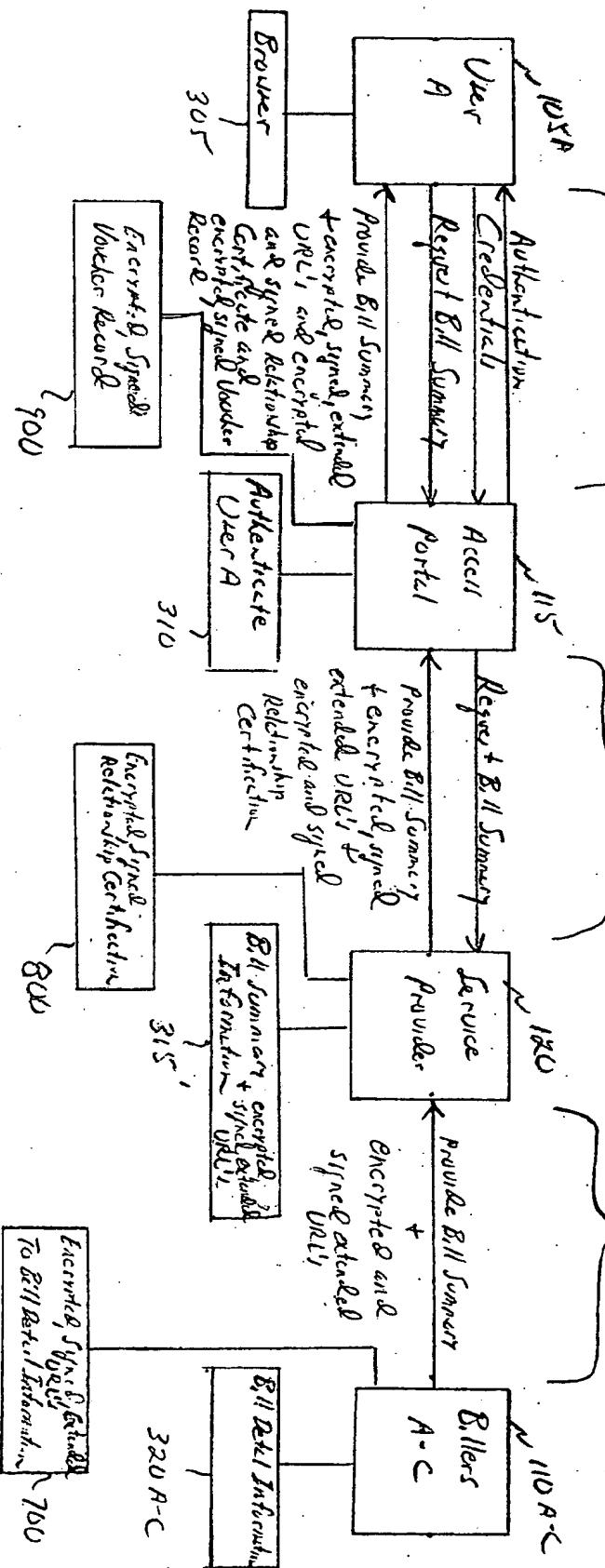


FIGURE 6

505	Network Address for Bill ID	Bill ID	User Account Number	Intercept Value
510	515	520	n700	

FIGURE: 7

~~SCANNED - 2~~

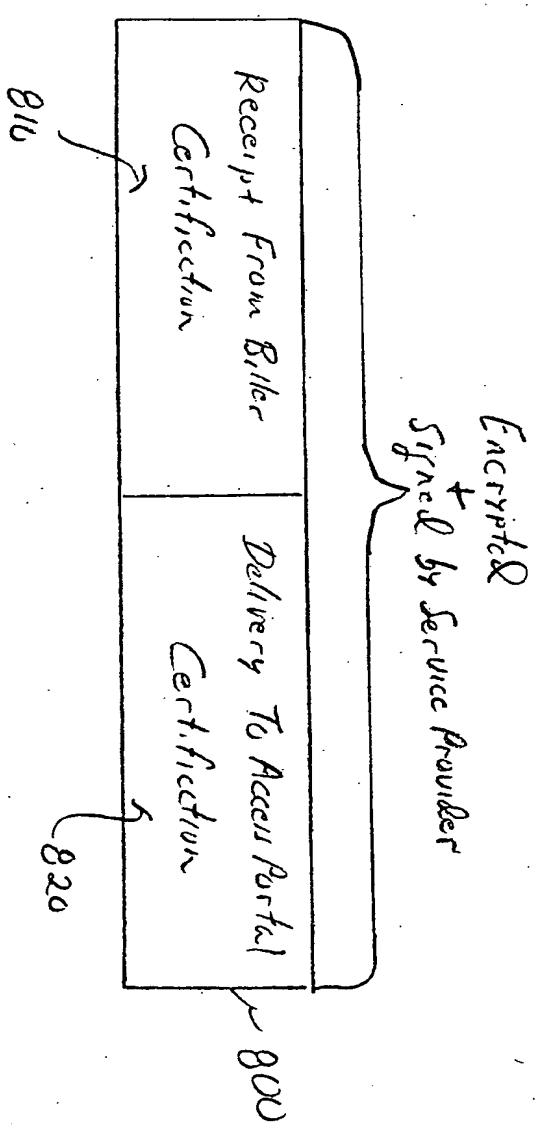


FIGURE 8

816

820

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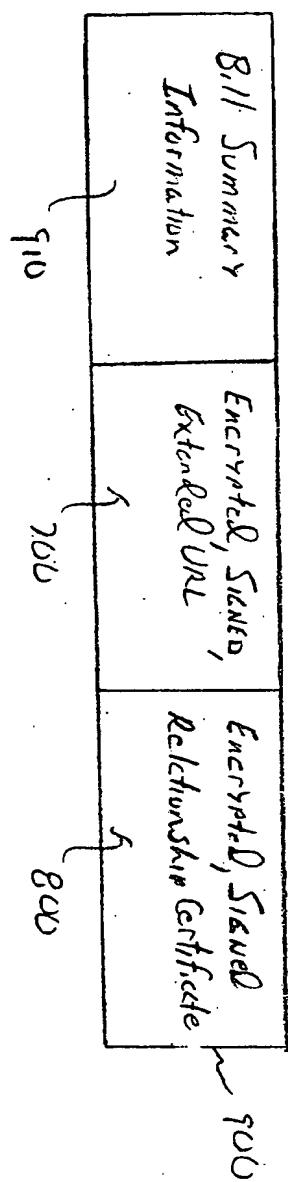


FIGURE 9

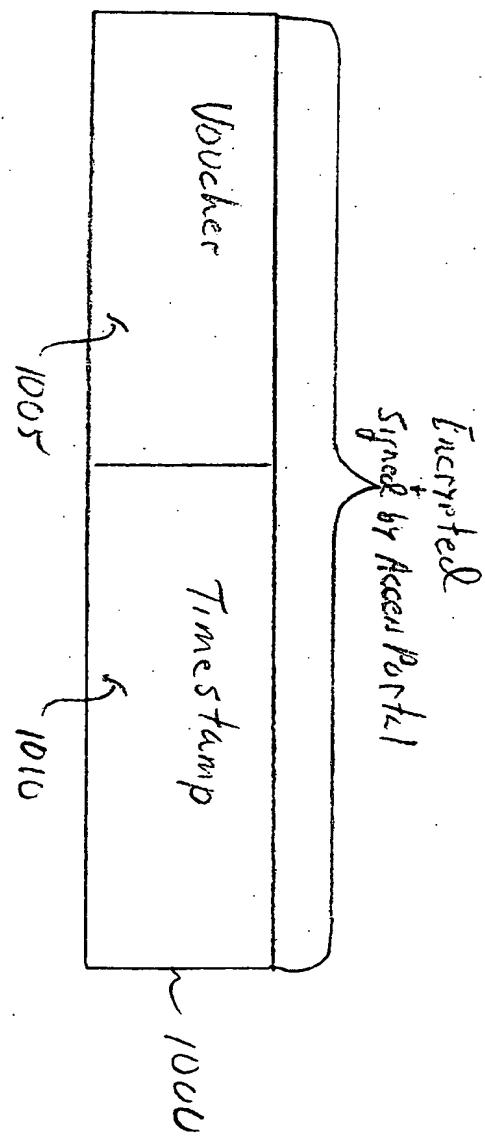


Figure 10

1150 Extended OER

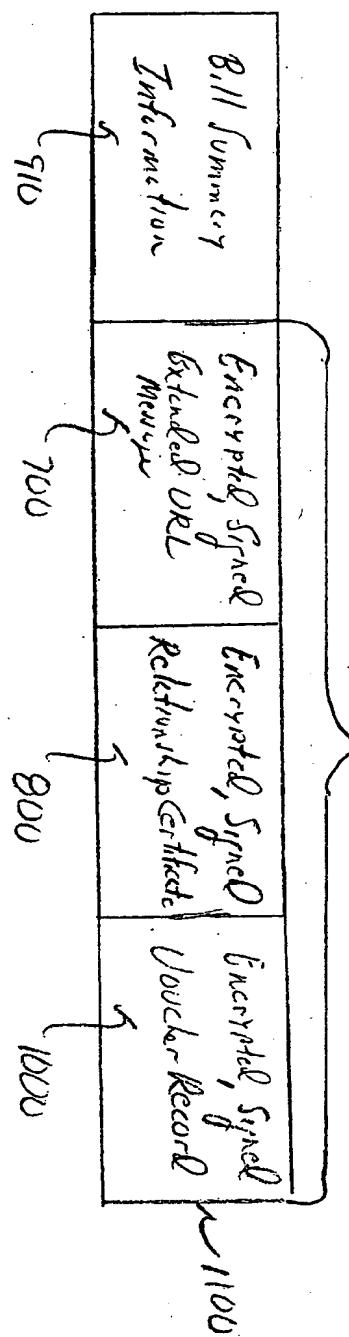


FIGURE 11

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